

Exhibit “D”

PO Box 9701
Allen, TX 75013



0000969 02 MB 0.515 **AUTO T7 0 7165 30236-396563 -C02 P00969-I
KATHY CARESSE MACAJOUX
8363 BLACKFOOT TRAIL
JONESBORO GA 30236-3965



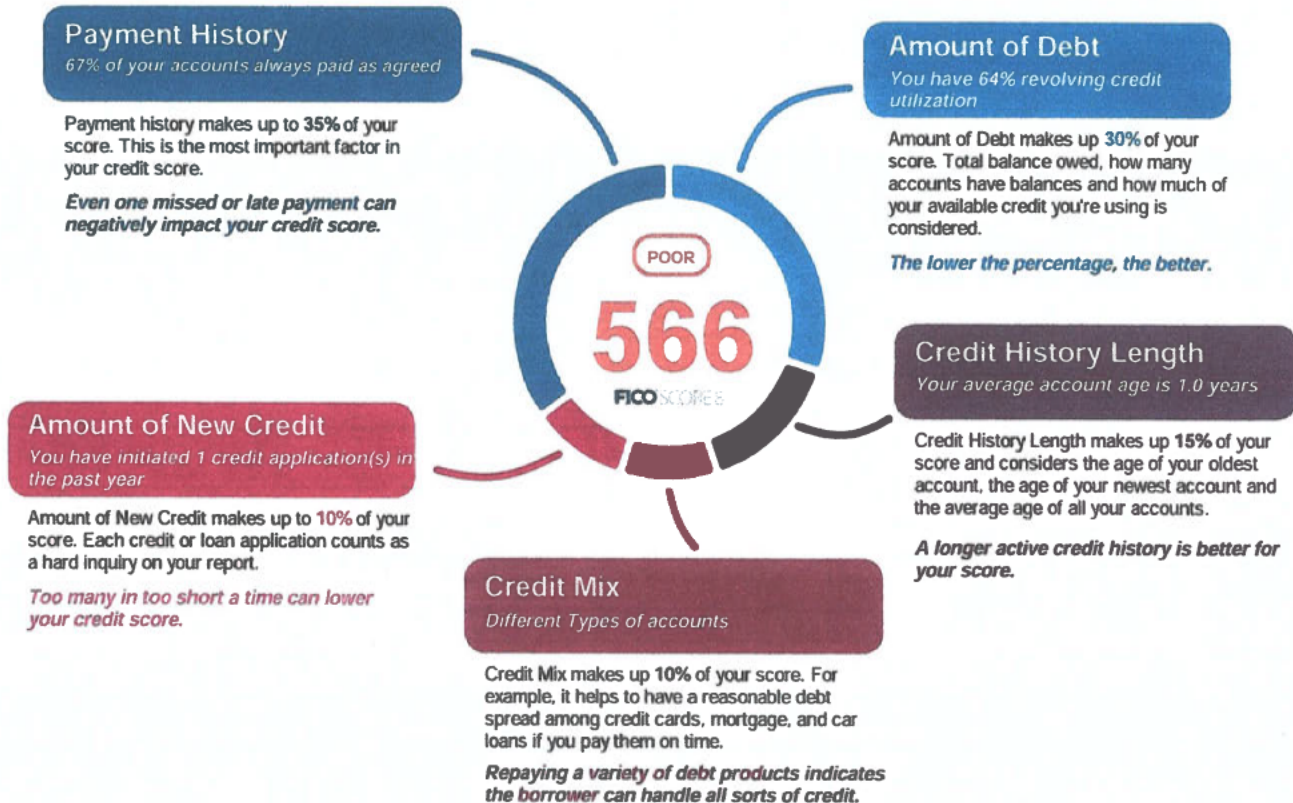
Your Credit Report

Report # [REDACTED] 72-96 for Jul 15, 2022

Hi, Kathy Caresse. Welcome to your Credit Report.

The summary below shows only the most important activity that affects your credit history. For more details, see the full credit report following the summary or view it online: experian.com/freescore

What makes up your FICO® Score?*



7165-02-00-0000969-0005-0006665

*Credit score calculated based on the FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn More at Experian.com.

[REDACTED] 8908

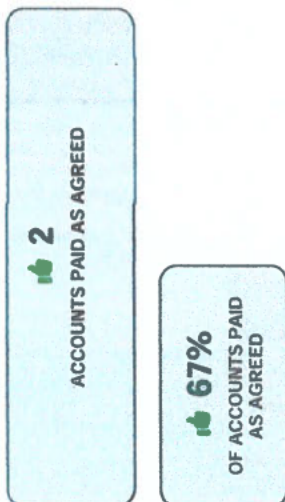
KATHY CARESSE MACAJOUX Report # [REDACTED] 72-96 for 07/15/22

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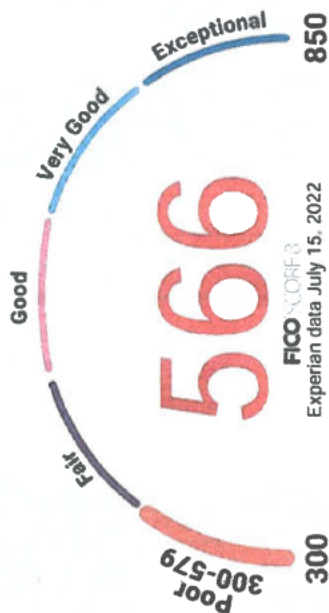
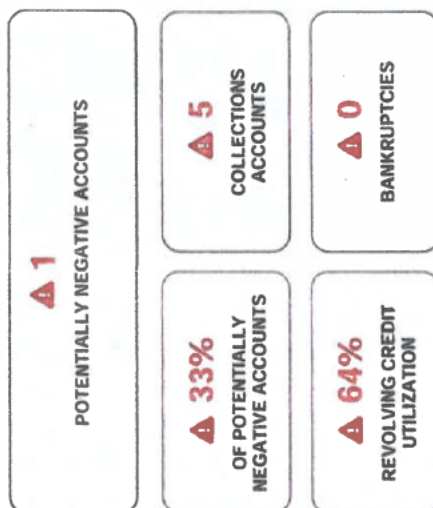
Credit Report Insights (3) Accounts total

This report summary was created just for you. This is used to show what may help and hurt your report.

What May Be Helping...



What May Be Hurting...



Get more out of your score and report with a free online account. visit experian.com/view.

Your Financial Profile...

Let's talk about how banks and lenders may see you, so that you can take control of your financial story.

Nice job making some payments on time. Make sure to pay all your accounts on time because late payments can stay on your credit report for 7 years.

Ideal credit utilization is 30 percent and under. Work on paying down your revolving credit balances to lower your credit utilization rate.

Accounts in Collection can stay on your credit report for up to 7 years after the account was first reported delinquent. Make sure to pay your accounts on time.

Did you know that Experian Boost is a tool we offer that when you connect your utility and mobile bills you are already paying, can instantly boost your score.

Did you know you may instantly raise your FICO® Score

See if your FICO® Score will get an instant boost by adding your utility and phone payment history to your Experian credit file.



experian | Boost

Create your free account at experian.com/scoreboost
Results may vary. See Experian.com for details.

FICO is a registered trademark of Fair Isaac Corporation in the U.S. and other countries.
The FICO credit characteristic values provided in the boxes above may include special treatment logic that results in certain credit bureau report information being excluded from the calculation.

7165-02-00-0000969-0005-0006665

What's In Your Credit Report?

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Payment History Legend

OK Current / Terms met	150 Past due 150 Days	VS Voluntarily surrendered	D Defaulted on contract
30 Past due 30 Days	180 Past due 180 Days	R Repossession	C Collection
60 Past due 60 Days	GRD Creditor received deed	PBC Paid by creditor	CO Charge off
90 Past due 90 Days	FS Foreclosure proceedings started	EC Insurance claim	CLS Closed
120 Past due 120 Days	F Foreclosure	G Claim filed with government	ND No data for this period

! Your Potentially Negative Account Activity

The most common items in this section are late payments, accounts that have been charged off or sent to collection, accounts settled for less than full value, and items that may need closer attention, such as transferred accounts.

ARS ACCOUNT RESOLUTION S Partial Acct # [REDACTED] 0978
1643 NW 136TH AVE STE 100 SUNRISE FL 33323; No phone # available

Status (Apr 2018) Collection account.
\$1,539 past due as of Jul 2022.

Date opened
Apr 2018

Address ID #
0931767246

Original creditor
INPHYNET S
BROWARD LLC
Type
Collection

Responsibility
Individual

Terms
1 Months

Monthly payment
Not reported

Credit limit or
original amount
\$1,539

High balance
Not reported

Recent balance
\$1,539 as of Jul 2022

This account is
scheduled to continue on
record until Nov 2023.

Comment
Account information
disputed by consumer
(Meets requirement of
the Fair Credit Reporting
Act).

This item was updated
from our processing of
your dispute in Jun 2021.

Payment history: Jun 2018 - Jul 2022

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	C	C	C	C	C	C	C					
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018								C	C	C	C	C

Comment History

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act). | Jun 2022 - Feb 2022 | Dec 2021 | Oct 2021 - Sep 2021
| Jul 2021 - Apr 2021

	Jun22	May22	Apr22	Mar22	Feb22	Dec21	Dec21	Oct21	Oct21	Sep21	Jul21	Jul21	Jun21	May21
Account Balance	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
	Apr21	Mar21	Feb21	Jan21	Dec20	Oct20	Oct20	Sep20	Aug20	Jul20				
Account Balance	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539				
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data				
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data				
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data				

The original amount of this account was \$1,539

Your Potentially Negative Account Activity (Continued)

ARS ACCOUNT RESOLUTION S Partial Acct # [REDACTED] 7553
 1643 NW 136TH AVE STE 100 SUNRISE FL 33323; No phone # available

Status (Jun 2018) Collection account.
 \$1,731 past due as of Jul 2022.

Date opened
 Jun 2018

Terms
 1 Months

Recent balance
 \$1,731 as of Jul 2022

Payment history: Jul 2018 - Jul 2022

Address ID #
 0618579693

Monthly payment
 Not reported

This account is scheduled to continue on record until Jan 2024.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	C	C	C	C	C	C	C					
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	C	C	C	C	C	C	C	ND	ND	C	C	C
2018								ND	ND	C	C	C



Original creditor
 INPHYNET S
 BROWARD LLC

Credit limit or original amount
 \$1,731

Comment
 Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Type
 Collection

High balance
 Not reported

This item was updated from our processing of your dispute in Jun 2021.

Responsibility
 Individual

Comment History

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act). | Jun 2022 - Feb 2022 | Dec 2021 | Oct 2021 - Sep 2021
 | Jul 2021 - Apr 2021

	Jun22	May22	Apr22	Mar22	Feb22	Dec21	Dec21	Oct21	Oct21	Sep21	Jul21	Jul21	Jun21	May21
Account Balance	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Apr21	Mar21	Feb21	Jan21	Dec20	Oct20	Oct20	Sep20	Aug20	Jul20
Account Balance	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

The original amount of this account was \$1,731

ARS ACCOUNT RESOLUTION S Partial Acct # [REDACTED] 1771
 1643 NW 136TH AVE STE 100 SUNRISE FL 33323; No phone # available

Status (Dec 2018) Collection account.
 \$1,083 past due as of Jul 2022.

Date opened
 Dec 2018

Terms
 1 Months

Recent balance
 \$1,083 as of Jul 2022

Payment history: Feb 2019 - Jul 2022

Address ID #
 0931767246

Monthly payment
 Not reported

This account is scheduled to continue on record until Oct 2024.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	C	C	C	C	C	C	C					
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019		C	ND	C	C	C	C	ND	C	C	C	C

Original creditor
 INPHYNET S
 BROWARD LLC

Credit limit or original amount
 \$1,083

Comment
 Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Type
 Collection

High balance
 Not reported

This item was updated from our processing of your dispute in Jun 2021.

Responsibility
 Individual

7165-02-00-0000969-0004-0006664

Comment History

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act). | Jun 2022 - Feb 2022 | Dec 2021 | Oct 2021 - Sep 2021
 | Jul 2021 - Apr 2021

	Jun22	May22	Apr22	Mar22	Feb22	Dec21	Dec21	Oct21	Oct21	Sep21	Jul21	Jul21	Jun21	May21
Account Balance	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Your Potentially Negative Account Activity (Continued)

	Apr21	Mar21	Feb21	Jan21	Dec20	Oct20	Oct20	Sep20	Aug20	Jul20
Account Balance	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

The original amount of this account was \$1,083

ARS ACCOUNT RESOLUTION S Partial Acct # [REDACTED] 0590
 1643 NW 136TH AVE STE 100 SUNRISE FL 33323; No phone # available

Status (Dec 2019) Collection account.
 \$1,697 past due as of Jul 2022.

Date opened
 Dec 2019

Terms
 1 Months

Recent balance
 \$1,697 as of Jul 2022

Payment history: May 2020 - Jul 2022
Address ID #
 0065563973

Monthly payment
 Not reported

 This account is
 scheduled to continue on
 record until Aug 2025.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	C	C	C	C	C	C	C					
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020												

Original creditor
 INPHYNET S
 BROWARD LLC
Type
 Collection
Responsibility
 Individual

**Credit limit or
original amount**
 \$1,697

High balance
 Not reported

Comment
 Account information
 disputed by consumer
 (Meets requirement of
 the Fair Credit Reporting
 Act).

 This item was updated
 from our processing of
 your dispute in Jun 2021.

Comment History

 Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act). | Jun 2022 - Feb 2022 | Dec 2021 | Oct 2021 - Sep 2021
 | Jul 2021 - Apr 2021

	Jun22	May22	Apr22	Mar22	Feb22	Dec21	Dec21	Oct21	Oct21	Sep21	Jul21	Jul21	Jun21	May21
Account Balance	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Apr21	Mar21	Feb21	Jan21	Dec20	Oct20	Oct20	Sep20	Aug20	Jul20
Account Balance	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

The original amount of this account was \$1,697

DRIVETIME/BRIDGECREST Partial Acct # [REDACTED] 687....
 7300 E HAMPTON AVE STE 101 MESA AZ 85209; (480) 413 5353

Status (Feb 2021) Paid, Closed.
Date opened
 Mar 2020

Terms
 68 Months

Recent balance
 Not reported

Payment history: Mar 2020 - Feb 2021
Address ID #
 0072623205

Monthly payment
 Not reported

Comment:
 Paid through insurance.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	ND	OK										
2020			OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan21	Dec20	Nov20	Oct20	Sep20	Aug20	Jul20
Account Balance	\$11,135	\$14,614	\$14,283	\$14,174	\$14,436	\$14,324	\$14,678
Date Payment Received	Nov30	Nov14	Nov14	Oct31	Sep13	Aug30	Jul25
Scheduled Payment	\$413	\$413	\$413	\$413	\$413	\$413	\$413
Actual Amount Paid	No Data	No Data	\$191	\$604	\$191	\$676	\$301

The original amount of this account was \$14,709.

Type
 Auto Loan
Responsibility
 Individual

**Credit limit or
original amount**
 \$14,709

High balance
 Not reported

Your Potentially Negative Account Activity (Continued)

PARAMOUNT RECOVERY SYSTM Partial Acct # [REDACTED] 3466
PO BOX 23369 WACO TX 76702; (866) 250 7007

Status (Mar 2022) Collection account. \$710
past due as of Jun 2022.

Date opened
Mar 2022

Terms
1 Months

Recent balance
\$710 as of Jun 2022

Payment history: Jun 2022 - Jun 2022

Address ID #
0931767246

Monthly payment
Not reported

This account is
scheduled to continue on
record until Jun 2023.

2022
JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

Original creditor
INPHYNET S
BROWARD LLC

Credit limit or
original amount
\$710

Type
Collection

High balance
Not reported

Responsibility
Individual



Your Positive Account Activity

These accounts may stay on your credit report for as long as they are open. Closed or paid-off accounts may continue to appear on your report for up to 10 years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

✓ Great job paying these accounts on time! Payment history is the biggest factor of your credit score.

OPENSKY CBNK Partial Acct # [REDACTED] 0453....
101 CROSSWAYS PARK DR W WOODBURY NY 11797; (800) 859 6412

Status (Jun 2022) Open/Never late.

Type
Credit card
Terms
Not reported

Date opened
Mar 2022
Monthly payment
\$29

Address ID #
0065563973
High balance
\$148

Credit limit or original
amount
\$200
Recent payment
\$25

Recent balance
\$128 as of Jun 2022

Responsibility
Individual

	May22	Apr22
Account Balance	\$118	\$120
Date Payment Received	05.15.22	No Data
Scheduled Payment Amount	\$25	\$35
Actual Amount Paid	\$35	No Data

Between Apr 2022 and May 2022, your credit limit/high balance was \$200

SELF /ATLANTIC CAPITAL B Partial Acct # [REDACTED] 1783....
515 CONGRESS AVE STE 2200 AUSTIN TX 78701; (877) 633 6333

Status (Jun 2022) Open/Never late.

Type
Secured Loan
Terms
24 Months

Date opened
Apr 2022
Monthly payment
\$25

Address ID #
0071545047
High balance
Not reported

Credit limit or original
amount
\$520
Recent payment
\$25

Recent balance
\$482 as of Jun 2022

Responsibility
Individual

	May22	Apr22
Account Balance	\$501	\$520
Date Payment Received	05.01.22	No Data
Scheduled Payment Amount	\$25	\$25
Actual Amount Paid	\$25	No Data

The original amount of this account was \$520

7165-02-00-0000969-0003-0006663